

Information to identify the case:			
Debtor 1	Michael J. Szudarek		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA		
Case number:	21-21330-CMB		
Social Security number or ITIN		xxx-xx-1227	
EIN		--_-----	
Social Security number or ITIN		-----	
EIN		--_-----	
Date case filed for chapter		13 6/4/21	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Michael J. Szudarek	
2. All other names used in the last 8 years		
3. Address	4523 Zane Place Pittsburgh, PA 15214	
4. Debtor's attorney Name and address	Kenneth Steidl Steidl & Steinberg Suite 2830 Gulf Tower 707 Grant Street Pittsburgh, PA 15219	Contact phone 412-391-8000 Email: julie.steidl@steidl-steinberg.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteedpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 7/27/21

For more information, see page 2

Debtor **Michael J. Szudarek**

Case number **21-21330-CMB**

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	August 23, 2021 at 11:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: remotely by the Trustee via Zoom, how to participate: goto www.ch13pitt.com , meetings@chapter13trusteedpa.com
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	Filing deadline: 10/22/21 Filing deadline: 8/13/21 Filing deadline: 12/1/21 Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 8/23/21 at 11:00 AM , Location: remotely by the Trustee via Zoom, how to participate: goto www.ch13pitt.com, meetings@chapter13trusteedpa.com	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	

In re:
Michael J. Szudarek
Debtor

Case No. 21-21330-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jul 27, 2021

User: dkam
Form ID: 3091

Page 1 of 4
Total Noticed: 65

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 29, 2021:

Recip ID	Recipient Name and Address
db	+ Michael J. Szudarek, 4523 Zane Place, Pittsburgh, PA 15214-1330
aty	+ Keri P. Ebeck, Bernstein-Burkley, 707 Grant Street, Suite 2200 Gulf Tower, Pittsburgh, PA 15219-1945
aty	+ Maria Miksich, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
tr	+ Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
cr	+ American Express National Bank c/o Zwicker & Assoc, 80 Minuteman Road, P.O. Box 9043, Andover, MA 01810-0943
15382243	Alltran, PO Box 722929, Houston, TX 77272-2929
15387226	+ American Express National Bank, AENB, c/o Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. Box 9043, Andover, MA 01810-0943
15389257	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15382258	David J. Apothaker, Esq., Apothaker & Apothaker, 520 Fellowship Road, Suite C-306, Po Box 5496, Mount Laurel, NJ 08054-5496
15397081	David J. Apothaker, Esq., Apothaker Scian PC, 520 Fellowship Road, Suite C-306, Po Box 5496, Mount Laurel, NJ 08054-5496
15382261	+ First National Bank of Omaha, Attn Bankruptcy Dept, Po Box 3128, Omaha, NE 68103-0128
15382263	+ First National Bank of Omaha, Attn: Bankruptcy, Po Box 3128, Omaha, NE 68103-0128
15394848	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15382266	Nationwide Credit Inc., Po Box 15130, Wilmington, DE 19850-5130
15391451	+ Quicken Loans, LLC, 635 Woodward Avenue, Detroit MI 48226-3408
15382285	+ Waste Management Company, c/o Receivable Management Services LLC, Po Box 19646, Minneapolis, MN 55419-0646
15382286	+ Waste Management Company, 2625 W. Grandview Road, Phoenix, AZ 85023-3109
15397088	Weltman, Weinberg & Reis Co., LPA, 436 7TH Ave., Ste 2500, Pittsburgh, PA 15219-1842

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: julie.steidl@steidl-steinberg.com	Jul 27 2021 23:14:00	Kenneth Steidl, Steidl & Steinberg, Suite 2830 Gulf Tower, 707 Grant Street, Pittsburgh, PA 15219
smg	EDI: PENNDEPTREV	Jul 28 2021 03:08:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 27 2021 23:15:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreion03.pi.ecf@usdoj.gov	Jul 27 2021 23:15:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ EDI: AISACG.COM	Jul 28 2021 03:08:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: kburkley@bernsteinlaw.com	Jul 27 2021 23:15:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	+ EDI: RECOVERYCORP.COM		

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		Jul 28 2021 03:08:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15393883	EDI: BL-BECKET.COM		
		Jul 28 2021 03:08:00	AMEX TRS Co., Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15382244	+ EDI: AMEREXPR.COM		
		Jul 28 2021 03:08:00	American Express Corporation, Attn Bankruptcy Dept, Po Box 981540, El Paso, TX 79998-1540
15382245	+ EDI: AMEREXPR.COM		
		Jul 28 2021 03:08:00	American Express Corporation, Po Box 981531, El Paso, TX 79998-1531
15382246	+ EDI: AMEREXPR.COM		
		Jul 28 2021 03:08:00	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15382247	EDI: BANKAMER.COM		
		Jul 28 2021 03:08:00	Bank of America, Po Box 982238, El Paso, TX 79998
15382248	+ EDI: BANKAMER.COM		
		Jul 28 2021 03:08:00	Bank of America, 4909 Savarese Circle, F11-908-01-50, Tampa, FL 33634-2413
15382249	+ EDI: CAPITALONE.COM		
		Jul 28 2021 03:08:00	Capital One, Attn. Bankruptcy Dept, Po Box 30285, Salt Lake City, UT 84130-0285
15382251	+ EDI: CAPITALONE.COM		
		Jul 28 2021 03:08:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15382254	+ EDI: CAPONEAUTO.COM		
		Jul 28 2021 03:08:00	Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15382253	+ EDI: CAPONEAUTO.COM		
		Jul 28 2021 03:08:00	Capital One Auto Finance, Attn Bankruptcy Dept., Po Box 30285, Salt Lake City, UT 84130-0285
15388366	EDI: CAPITALONE.COM		
		Jul 28 2021 03:08:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15394883	+ Email/Text: bankruptcy@cavps.com		
		Jul 27 2021 23:15:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15382256	+ Email/Text: bankruptcy@cavps.com		
		Jul 27 2021 23:15:00	CitiBank, c/o Cavalry Portfolio Services, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
15382257	+ EDI: SWCR.COM		
		Jul 28 2021 03:08:00	Comcast, c/o Southwest Credit Systems, 4120 International Parkway, #100, Carrollton, TX 75007-1957
15385441	+ EDI: DISCOVER.COM		
		Jul 28 2021 03:08:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany Ohio 43054-3025
15382260	+ EDI: DISCOVER.COM		
		Jul 28 2021 03:08:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15382259	+ EDI: DISCOVER.COM		
		Jul 28 2021 03:08:00	Discover Financial, Attn Bankruptcy Dept, Po Box 3025, New Albany, OH 43054-3025
15396482	EDI: JEFFERSONCAP.COM		
		Jul 28 2021 03:08:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
15382255	EDI: JPMORGANCHASE		
		Jul 28 2021 03:08:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15382265	EDI: JPMORGANCHASE		
		Jul 28 2021 03:08:00	JP Morgan Chase Bank, c/o Bankruptcy Dept, Po Box 15298, Wilmington, DE 19850
15397084	EDI: PENNDEPTREV		
		Jul 28 2021 03:08:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
15397084	Email/Text: RVSVCBICNOTICE1@state.pa.us		
		Jul 27 2021 23:15:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
15397085	+ Email/Text: paparalegals@pandf.us		
		Jul 27 2021 23:15:00	Patenaude & Felix, A.P.C, 501 Corporate Drive, Southpointe Center, Suite 205, Canonsburg, PA 15317-8584

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15390796	EDI: PENNDEPTREV	Jul 28 2021 03:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
15390796	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 27 2021 23:15:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
15382268	+ Email/Text: bankruptcyteam@quickenloans.com	Jul 27 2021 23:15:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
15382267	+ Email/Text: bankruptcyteam@quickenloans.com	Jul 27 2021 23:15:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
15382269	+ EDI: SWCR.COM	Jul 28 2021 03:08:00	Southwest Credit Systems, 4120 International Parkway, Carrollton, TX 75007-1958
15382270	+ EDI: SWCR.COM	Jul 28 2021 03:08:00	Southwest Credit Systems, 4120 International Parkway #100, Carrollton, TX 75007-1958
15382271	+ EDI: RMSC.COM	Jul 28 2021 03:08:00	Synco/PPC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15382272	+ EDI: RMSC.COM	Jul 28 2021 03:08:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15382830	+ EDI: RMSC.COM	Jul 28 2021 03:08:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15382274	+ EDI: RMSC.COM	Jul 28 2021 03:08:00	Synchrony Bank - JC Penney, Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15382275	+ EDI: RMSC.COM	Jul 28 2021 03:08:00	Synchrony Bank - Paypal Credit, Po Box 965060, Orlando, FL 32896-5060
15382276	+ EDI: RMSC.COM	Jul 28 2021 03:08:00	Synchrony Bank - Sam's Club, Attn Bankruptcy Dept., Po Box 965060, Orlando, FL 32896-5060
15382278	+ EDI: RMSC.COM	Jul 28 2021 03:08:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15382277	+ EDI: RMSC.COM	Jul 28 2021 03:08:00	Synchrony Bank/Amazon, Attn Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15382279	+ EDI: RMSC.COM	Jul 28 2021 03:08:00	Synchrony Bank/Sams Club, Po Box 965005, Orlando, FL 32896-5005
15382280	+ EDI: RMSC.COM	Jul 28 2021 03:08:00	Synchrony Bank/Sams Club, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15382281	+ EDI: WTRRN BANK.COM	Jul 28 2021 03:08:00	Target, c/o TD Bank, Po Box 673, Minneapolis, MN 55440-0673
15382282	+ EDI: WTRRN BANK.COM	Jul 28 2021 03:08:00	Target, c/o Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
15382283	EDI: USBANKARS.COM	Jul 28 2021 03:08:00	US Bank/RMS CC, Attn Bankruptcy Dept, Po Box 5229, Cincinnati, OH 45201
15382284	EDI: USBANKARS.COM	Jul 28 2021 03:08:00	US Bank/RMS CC, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201

TOTAL: 50

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans, LLC
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
15382250	*+	Capital One, Attn Bankruptcy Dept, Po Box 30285, Salt Lake City, UT 84130-0285

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15382252	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15397080	*+	Cavalry SPV I LLC, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
15397083	*+	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15397082	*+	Discover Financial, Attn Bankruptcy Dept, Po Box 3025, New Albany, OH 43054-3025
15382264	*+	First National Bank of Omaha, Attn: Bankruptcy, Po Box 3128, Omaha, NE 68103-0128
15382262	*+	First National Bank of Omaha, Attn Bankruptcy Dept, P.o. Box 3128, Omaha, NE 68103-0128
15382273	*+	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15397086	*+	Target, c/o TD Bank, Po Box 673, Minneapolis, MN 55440-0673
15397087	*+	Target, c/o Financial & Retail Srvs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475

TOTAL: 1 Undeliverable, 11 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 29, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 27, 2021 at the address(es) listed below:

Name	Email Address
Kenneth Steidl	on behalf of Debtor Michael J. Szudarek julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Maria Miksich	on behalf of Creditor Quicken Loans LLC mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedwpa.com

TOTAL: 5